

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael Wray Thompson  
 Cynthia Mae Thompson  
 Debtors

Case No. 19-16808-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Nov 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2019.

db/jdb +Michael Wray Thompson, Cynthia Mae Thompson, 339 W Beech Street, Pottstown, PA 19464-6403  
 14413792 +24 Hour Physicians Inc, PO Box 4346 Dept 452, Houston, TX 77210-4346  
 14413794 +ARStrat LLC, 14141 Southwest Freeway, Suite 300, Sugar Land, TX 77478-4630  
 14413795 Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Pob 26012, Greensboro, NC 27420  
 14413796 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 14413799 +Cola & Associates Dermatology, 93 Shady Lane, Boyertown, PA 19512-7708  
 14413803 +LCA Collectioins, 8809 Tyson Road, Wyndmoor, PA 19038-7403  
 14413806 +Methodist Mansfield Medical Center, 2700 E Broad Street, Mansfield, TX 76063-5899  
 14413808 +PMSI, PO Box 95000, Philadelphia, PA 19195-0001  
 14413807 +Patient First, 5000 Cox Road, Glen Allen, VA 23060-9271  
 14413809 +Pottstown Ambulatory Center, 14141 Southwest Freeway, Suite 300, Sugar Land, TX 77478-4630  
 14413810 Pottstown Hospital, PO Box 12819, Philadelphia, PA 19176  
 14413811 +ProCo, POB 2462, Aston, PA 19014-0462  
 14413812 Quest Diagnostics, POB 740775, Cincinnati, OH 45274-0775  
 14413813 +RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409  
 14413817 +Tower Health Urgent Care LLC, 278 Eagleville Blvd, Exton, PA 19341-1157  
 14413820 +USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860  
 14413818 +United Revenue Corp., 204 Billings Street, Suite 120, Arlington, TX 76010-2495  
 14413822 +Wise Health Systems, PO Box 202218, Dallas, TX 75320-2218  
 14413823 +Yong Shin, MD and Assoc, LLC, Allied Counseling, 1630 E. High Street, Pottstown, PA 19464-3244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: perezcapilatolaw@yahoo.com Nov 20 2019 04:03:30 MICHELE PEREZ CAPILATO,  
 Law Office of Michele Perez Capilato, 500 Office Center Drive, Suite 400,  
 Fort Washington, PA 19034  
 tr +E-mail/Text: bncnotice@phl3trustee.com Nov 20 2019 04:05:03 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Nov 20 2019 04:04:41 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 20 2019 04:04:05  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 20 2019 04:04:30 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreign03.ph.ecf@usdoj.gov Nov 20 2019 04:04:17 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14413793 +E-mail/Text: lisac@americancollectionservices.com Nov 20 2019 04:05:12  
 American Collection Services, Attn: Bankruptcy, 3100 Sw 59th St.,  
 Oklahoma City, OK 73119-6416  
 14426509 EDI: BANKAMER.COM Nov 20 2019 08:48:00 Bank of America, N.A., PO BOX 31785,  
 Tampa, FL 33631-3785  
 14413797 +EDI: TSYS2.COM Nov 20 2019 08:48:00 Barclays Bank Delaware, Attn: Correspondence,  
 Po Box 8801, Wilmington, DE 19899-8801  
 14413798 +EDI: CAPITALONE.COM Nov 20 2019 08:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14413800 EDI: WFNNB.COM Nov 20 2019 08:48:00 Comenitybank/New York, Attn: Bankruptcy,  
 Po Box 18215, Columbus, OH 43218  
 14413801 +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM Nov 20 2019 04:04:57  
 Credit Systems International, Inc, Attn: Bankruptcy, Po Box 1088,  
 Arlington, TX 76004-1088  
 14413802 +E-mail/Text: bncnotices@becket-lee.com Nov 20 2019 04:03:45 Kohls/Capital One,  
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043  
 14413805 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 20 2019 04:01:20  
 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 14413814 +EDI: RMSC.COM Nov 20 2019 08:48:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 14413815 +EDI: RMSC.COM Nov 20 2019 08:48:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 14413816 +E-mail/Text: bankruptcy@tinkerfcu.org Nov 20 2019 04:04:51 Tinker Fcu, Attn: Bankruptcy,  
 Po Box 45750, Tinker AFB, OK 73145-0750  
 14413819 +EDI: USAA.COM Nov 20 2019 08:48:00 USAA Federal Savings Bank, Attn: Bankruptcy,  
 10750 Mcdermott Freeway, San Antonio, TX 78288-1600  
 14413821 +EDI: WFFC.COM Nov 20 2019 08:48:00 Wells Fargo Bank NA, Attn: Bankruptcy,  
 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 19

District/off: 0313-2

User: Keith  
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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14413804      ##+Main Line Healthcare,    2 Industrial Blvd,    Ste 400,    Paoli, PA 19301-1645

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

MICHELE PEREZ CAPILATO    on behalf of Joint Debtor Cynthia Mae Thompson  
perezcapilatolaw@yahoo.com,  
michelecapilatolaw@gmail.com;capilatomr81063@notify.bestcase.com;capilatolaw.assistant@gmail.com  
MICHELE PEREZ CAPILATO    on behalf of Debtor Michael Wray Thompson perezcapilatolaw@yahoo.com,  
michelecapilatolaw@gmail.com;capilatomr81063@notify.bestcase.com;capilatolaw.assistant@gmail.com  
United States Trustee    USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq.    ecfemails@phl3trustee.com,    philaecf@gmail.com

TOTAL: 4

<b>Information to identify the case:</b>		
Debtor 1	<b>Michael Wray Thompson</b>	Social Security number or ITIN <b>xxx-xx-4861</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Cynthia Mae Thompson</b>	Social Security number or ITIN <b>xxx-xx-5437</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 10/31/19</b>
Case number: <b>19-16808-amc</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Michael Wray Thompson	Cynthia Mae Thompson
<b>2. All other names used in the last 8 years</b>		aka Cindy Parish
<b>3. Address</b>	339 W Beech Street Pottstown, PA 19464	339 W Beech Street Pottstown, PA 19464
<b>4. Debtor's attorney</b> Name and address	MICHELE PEREZ CAPILATO Law Office of Michele Perez Capilato 500 Office Center Drive Suite 400 Fort Washington, PA 19034	Contact phone (267) 513-1777 Email: perezcapilatolaw@yahoo.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 11/19/19

**For more information, see page 2**

Debtor **Michael Wray Thompson** and **Cynthia Mae Thompson**

Case number **19-16808-amc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 8, 2020 at 1:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 3/8/20</b>  <b>Filing deadline: 1/9/20</b> <b>Filing deadline: 4/28/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$250.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>1/28/20 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	